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**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**  
**PETITION FOR EXTENSION OF TIME**  
**FROM THE OFFICE ACTION**

*I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office on November 20, 2006.*

*Renne M.F. Wyzykowski*  
 Renne M.F. Wyzykowski

Confirmation No. 5221

Applicant : Adi Harari  
 Application No. : 09/928,036  
 Filed : August 8, 2001  
 Title : METHODS AND SYSTEMS FOR AUTOMATED LOAN  
 ORIGINATION, PROCESSING AND APPROVAL  
 Grp./Div. : 3628  
 Examiner : Timothy M. Harbeck  
 Customer No. : 23363  
 Docket No. : 45388/G453

**Mail Stop AMENDMENT**  
 Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450

Post Office Box 7068  
 Pasadena, CA 91109-7068  
 November 20, 2006

Commissioner:

Applicant petitions the Commissioner to extend the time for response to the Office action dated May 18, 2006 for three month(s) from August 18, 2006 to November 18, 2006.

The fee for extension of time required by 37 CFR § 1.17 is calculated below.

CALCULATION OF FEE			
LENGTH OF EXTENSION	SMALL ENTITY	LARGE ENTITY	FEE
WITHIN FIRST MONTH	\$ 60	\$ 120	\$
WITHIN SECOND MONTH	\$ 225	\$ 450	\$
WITHIN THIRD MONTH	\$ 510	\$ 1020	\$510.00
WITHIN FOURTH MONTH	\$ 795	\$1590	\$
WITHIN FIFTH MONTH	\$1080	\$2160	\$

Please charge our Deposit Account No. 03-1728 in the amount of \$ 510.00 to cover the cost of the extension.

The Commissioner is also hereby authorized to charge any fees under 37 CFR 1.16 and 1.17 which may be required by this paper to Deposit Account No. 03-1728. Please show our docket number with any charge or credit to our Deposit Account. A copy of this letter is enclosed.

Respectfully submitted,

CHRISTIE, PARKER & HALE, LLP

By

*Daniel M. Cavanagh*  
 Daniel M. Cavanagh, Reg. No. 41,661  
 Telephone: 626/795-9900

11/22/2006 AWONDAF1 00000082 031728 09928036

01 FC:2253 510.00 DA

DMC/rmw

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Date: November 20, 2006

No. of Pages: 18 (Including this cover sheet)

Fax No.: 571-273-8300

**PLEASE DELIVER THE FOLLOWING PAGES IMMEDIATELY TO:**

Name: Commissioner of Patents

Art Unit: 3628

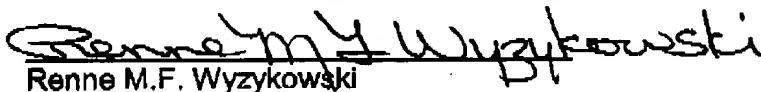
Examiner: Timothy M. Harbeck

Phone: 571-272-8123

From: Daniel M. Cavanagh  
Reg No. 41,661Re: Application No. 09/928,036; Filed August 8, 2001  
Entitled METHODS AND SYSTEMS FOR AUTOMATED LOAN  
ORIGINATION, PROCESSING AND APPROVAL

File: G453:45388

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I HEREBY CERTIFY THAT THIS PAPER IS BEING FACSIMILE TRANSMITTED TO  
THE UNITED STATES PATENT AND TRADEMARK OFFICE ON November 20, 2006.  
Renne M.F. Wyzykowski\*Correspondence: AMENDMENT (14 pages);  
TRANSMITTAL LETTER (2 pages);  
EXTENSION OF TIME (1 page)

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Christie, Parker & Hale, LLP  
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Post Office Box 7068  
Pasadena, CA 91109-7068  
626-795-9900  
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**  
**AMENDMENT TRANSMITTAL LETTER**

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 November 20, 2006

Commissioner:

Enclosed is an amendment to the above-identified application.

CLAIMS AS AMENDED						
	Claims Remaining After Amendment	Highest Number Paid For	Number Extra Claims	Small Entity Rate	Large Entity Rate	FEE
Total Claims Fee	29	32	0	x \$25.00	x \$50.00	-0-
Independent Claims	5	6	0	x \$100.00	x \$200.00	-0-
Multiple Dependent Claims ***				\$180.00	\$360.00	-0-
TOTAL FILING FEE						-0-
NO ADDITIONAL FEE REQUIRED	IF NO FEE REQUIRED, INSERT "0"					-0-
LIST INDEPENDENT CLAIMS: 1, 12, 13, 19, 22						
* IF HIGHEST NUMBER PREVIOUSLY PAID FOR IS 20 OR LESS, WRITE "20" IN COLUMN 3 ** IF HIGHEST NUMBER PREVIOUSLY PAID FOR IS 3 OR LESS, WRITE "3" IN COLUMN 3 *** PAY THIS FEE ONLY WHEN MULTIPLE DEPENDENT CLAIMS ARE ADDED FOR THE FIRST TIME						

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**Amendment Transmittal Letter**  
**Application No. 09/928,036**

       Attached is our check for \$ to pay the fees calculated above.  
  X   A Petition for Extension of Time with the required fee are enclosed.  
       Other enclosures:

The Commissioner is hereby authorized to charge any fees under 37 CFR 1.16 and 1.17 which may be required by or to give effect to this paper to Deposit Account No. 03-1728. Please show our docket number with any charge or credit to our Deposit Account. A copy of this letter is enclosed.

Respectfully submitted,

CHRISTIE, PARKER & HALE, LLP

By 

Daniel M. Cavanagh  
Reg. No. 41,661  
626/795-9900

DMC/rmw

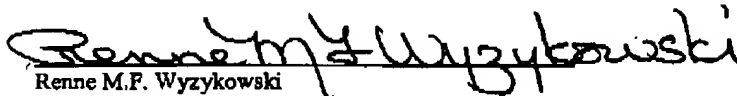
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Renne M.F. Wyzykowski

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TC/A.U. : 3628  
Examiner : Timothy M. Harbeck  
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## AMENDMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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Pasadena, CA 91109-7068  
November 20, 2006

Commissioner:

Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.